

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

DeAndre

First name

Thomas

Middle name

Burns, Sr.

Last name and Suffix (Sr., Jr., II, III)

Ginger

First name

Lynette

Middle name

Burns

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Ginger Lynette Thomas-Burns

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4369

xxx-xx-2962

Debtor 1 **DeAndre Thomas Burns, Sr.**
Debtor 2 **Ginger Lynette Burns**

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**6624 South Troy Street
Chicago, IL 60629**

Number, Street, City, State & ZIP Code

Cook

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **DeAndre Thomas Burns, Sr.**
Debtor 2 **Ginger Lynette Burns**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **DeAndre Thomas Burns, Sr.**
Debtor 2 **Ginger Lynette Burns**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **DeAndre Thomas Burns, Sr.**
Debtor 2 **Ginger Lynette Burns**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **DeAndre Thomas Burns, Sr.**
Debtor 2 **Ginger Lynette Burns**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes

18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below

For you	<p>I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.</p> <p>If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.</p> <p>If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.</p>				
	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: bottom;"> /s/ DeAndre Thomas Burns, Sr. DeAndre Thomas Burns, Sr. Signature of Debtor 1 </td> <td style="width: 50%; vertical-align: bottom;"> /s/ Ginger Lynette Burns Ginger Lynette Burns Signature of Debtor 2 </td> </tr> <tr> <td style="vertical-align: top;"> Executed on November 2, 2017 MM / DD / YYYY </td> <td style="vertical-align: top;"> Executed on November 2, 2017 MM / DD / YYYY </td> </tr> </table>	/s/ DeAndre Thomas Burns, Sr. DeAndre Thomas Burns, Sr. Signature of Debtor 1	/s/ Ginger Lynette Burns Ginger Lynette Burns Signature of Debtor 2	Executed on November 2, 2017 MM / DD / YYYY	Executed on November 2, 2017 MM / DD / YYYY
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Executed on November 2, 2017 MM / DD / YYYY	Executed on November 2, 2017 MM / DD / YYYY				

Debtor 1 **DeAndre Thomas Burns, Sr.**
Debtor 2 **Ginger Lynette Burns**

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Joel A. Schechter

Signature of Attorney for Debtor

Date

November 2, 2017

MM / DD / YYYY

Joel A. Schechter 3122099

Printed name

Law Offices of Joel A. Schechter

Firm name

53 West Jackson Blvd

Suite 1522

Chicago, IL 60604

Number, Street, City, State & ZIP Code

Contact phone

Email address

3122099

Bar number & State

Debtor 1 DeAndre Thomas Burns, Sr.
Debtor 2 Ginger Lynette Burns

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

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- 16c. State the type of debts you owe that are not consumer debts or business debts
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17. Are you filing under Chapter 7?
- ☒ No. I am not filing under Chapter 7. Go to line 18.
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?
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- ☐ No
- ☐ Yes
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18. How many Creditors do you estimate that you owe?
- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000
- ☐ 50-99 ☐ 5001-10,000 ☐ 50,001-100,000
- ☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000
- ☐ 200-999
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19. How much do you estimate your assets to be worth?
- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
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- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
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Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

DeAndre Thomas Burns, Sr.
Signature of Debtor 1

Ginger Lynette Burns
Signature of Debtor 2

Executed on **November 2, 2017**
MM / DD / YYYY

Executed on **November 2, 2017**
MM / DD / YYYY

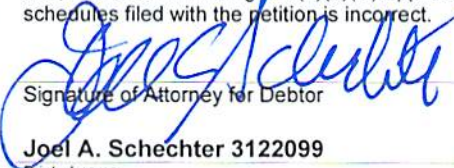
Debtor 1 DeAndre Thomas Burns, Sr.
Debtor 2 Ginger Lynette Burns

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.


Signature of Attorney for Debtor

Date **November 2, 2017**
MM / DD / YYYY

Joel A. Schechter 3122099
Printed name

Law Offices of Joel A. Schechter
Firm name

53 West Jackson Blvd
Suite 1522
Chicago, IL 60604
Number, Street, City, State & ZIP Code

Contact phone

Email address

3122099

Bar number & State

1st National Bank of Omaha
P.O. Box 3412
Omaha, NE 68103

American Express
P.O. Box 981537
El Paso, TX 79998-1537

ARS National Services, Inc.
P.O. Box 469046
Escondido, CA 92046

ATT
c/o I C System, Inc.
P.O. Box 64378
Saint Paul, MN 55164

Bank of America
4909 Savarese Circle
Tampa, FL 33634

Blatt, Hasenmiller, Leibsker & Moor
125 S. Wacker
Suite 400
Chicago, IL 60606

Blitt and Gaines, P.C.
661 Glenn Ave.
Wheeling, IL 60090

BP
P.O. Box 15298
Wilmington, DE 19850-5298

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0281

Captital One/Carson
P.O. Box 30253
Salt Lake City, UT 84130

Carrington Mortgage Services, LLC
1600 South Douglass Road
Suites 110 & 200A
Anaheim, CA 92806

Carson's
Customer Service
P.O. Box 182273
Columbus, OH 43218-2273

Cavalry Portfolio Services
500 Summit Lake Drive
Suite 400
Valhalla, NY 10595

Chase
Cardmember Service
P. O. Box 15298
Wilmington, DE 19850-5298

Chase Mortgage Services
P.O. Box 24696
Columbus, OH 43224

Citi
P.O. Box 790040
Saint Louis, MO 63179-9819

Citibank
P.O. Box 6181
Sioux Falls, SD 57117

Citibank
P.O. Box 6241
Sioux Falls, SD 57117

Citibank
c/o Midland Funding
8875 Aero Drive, Suite 200
San Diego, CA 92123

Citibank, N.A.
c/o Portfolio Recovery Associates
120 Corporate Blvd., Suite 100
Norfolk, VA 23502

Clerk of the Circuit Court of Cook
2600 S. California
Chicago, IL 60608

Client Services, Inc.
3451 Harry S. Truman Blvd
Saint Charles, MO 63301-4047

Comenity Bank
c/o Portfolio Recovery Associates
120 Corporate Blvd., Suite 100
Norfolk, VA 23502

Comenity Bank/Limited
P.O. Box 182789
Columbus, OH 43218

Comenity Bank/Victoria's Secret
P.O. Box 182273
Columbus, OH 43218

Comenity Capital/YRTUI
P.O. Box 182120
Columbus, OH 43218

ComenityBank/Carsons
P.O. Box 182789
Columbus, OH 43218

Credit Control LLC
5757 Phantom Dr., Suite 330
Hazelwood, MO 63042

Credit Control, LLC
P.O. Box 31179
Tampa, FL 33631

Credit Corp Solutions
c/o Bleecker Brodey & Andrews
9247 North Meridien, #101
Indianapolis, IN 46260

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193

Delta Outsource Group
P.O. Box 1210
O Fallon, MO 63366-9010

Discover
P. O. Box 15316
Wilmington, DE 19850

Discover Financial Services
P. O. Box 15316
Wilmington, DE 19850

Enhanced Recovery Company, LLC
P.O. Box 57610
Jacksonville, FL 32241

Federal Loan Servicing Credit
P.O. Box 60610
Harrisburg, PA 17106

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908

GC Services
6330 Gulfton
Houston, TX 77081

Home Depot Credit Services
P. O. Box 790328
St. Louis, MO 63179

Illinois Department of Human Servic
P.O. Box 19502
Springfield, IL 62794-9502

Illinois Dept. of Human Services
c/o Harvard Collection
4839 North Elston Avenue
Chicago, IL 60630

Kohl's/Cap One
P.O. Box 3115
Milwaukee, WI 53201

Macy's
Bankruptcy Processing
P.O. Box 8053
Mason, OH 45040

Macy's
P.O. Box 8218
Mason, OH 45040

Mandarich Law Group LLP
420 North Wabash, #400
Chicago, IL 60611

Meadows Credit Union
3350 W. Salt Creek Lane
Suite 100
Arlington Heights, IL 60005

Mercantile
165 Lawrence Bell Drive
Suite 100
Williamsville, NY 14221-7900

Midland Credit Management
P.O. Box 60578
Los Angeles, CA 90060-0578

Midland Funding
c/o Kevin Mortell
1821 Walden Office Square
Schaumburg, IL 60173

Midland Funding
8875 Aero Drive
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San Diego, CA 92123

Midland Funding LLC
c/o Blitt and Gaines, P.C.
661 Glenn Avenue
Wheeling, IL 60090

Mitchell S. Sexner & Associates
c/o Keynote Consulting
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P.O. Box 14581
Des Moines, IA 50306-3581

Navient
P.O. Box 9635
Wilkes Barre, PA 18773

Northland Group, Inc.
P.O. Box 390905
Minneapolis, MN 55439

Peoples Gas
c/o ERC
P.O. Box 57547
Jacksonville, FL 32241

Portfolio Recovery & Affiliates
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Suite 1
Norfolk, VA 23502

Portfolio Recovery Associates, LLC
P.O. Box 12914
Norfolk, VA 23541

Sears/CBNA
P.O. Box 6283
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Sync/Car X
P.O. Box 965036
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SYNCB/Care Credit
P.O. Box 965036
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SYNCB/JX COS
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SYNCB/QVC
P.O. Box 965018
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Synchrony Bank
c/o Portfolio Recovery Associates
120 Corporate Blvd., Suite 100
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Synchrony Bank/Walmart
P.O. Box 965024
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TD Bank USA/Target Credit
3701 Wayzata Blvd, #MS6C
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Walmart/Synchrony Bank
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Zales Credit Plan
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